

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

MICHAEL J. SZUDAREK

Debtor(s)

Case No. 23-20540CMB

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/13/2023.
- 2) The plan was confirmed on 06/07/2023.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/22/2024.
- 5) The case was dismissed on 03/19/2024.
- 6) Number of months from filing or conversion to last payment: 0.
- 7) Number of months case was pending: 17.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$869,866.84.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$7,250.00  
Less amount refunded to debtor \$0.00

**NET RECEIPTS: \$7,250.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$0.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$435.00  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$435.00**

Attorney fees paid and disclosed by debtor: \$600.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AIS PORTFOLIO SERVICES (AMERICA	Unsecured	NA	NA	NA	0.00	0.00
AMERICAN EXPRESS NATIONAL BAN	Unsecured	19,478.00	19,478.18	19,478.18	0.00	0.00
AMERICAN EXPRESS TRAVEL RELAI	Unsecured	12,346.00	12,346.18	12,346.18	0.00	0.00
BANK OF AMERICA NA**	Unsecured	16,919.00	16,919.65	16,919.65	0.00	0.00
CAPITAL ONE AUTO FINANCE - DIV C	Secured	6,000.00	1,474.96	1,474.96	721.83	36.85
CAPITAL ONE BANK (USA) NA BY AN	Unsecured	16,886.00	16,886.27	16,886.27	0.00	0.00
CAPITAL ONE BANK (USA) NA BY AN	Unsecured	6,660.00	6,660.80	6,660.80	0.00	0.00
CAVALRY SPV I LLC*	Secured	16,637.00	18,338.43	18,338.43	0.00	0.00
DISCOVER BANK(*)	Unsecured	5,943.00	5,943.44	5,943.44	0.00	0.00
DUQUESNE LIGHT COMPANY(*)	Unsecured	NA	1,151.70	1,151.70	0.00	0.00
FIRST NATIONAL BANK OF OMAHA(*)	Unsecured	10,221.00	NA	NA	0.00	0.00
FIRST NATIONAL BANK OF OMAHA(*)	Unsecured	5,388.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	10,126.00	10,126.00	10,126.00	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	7,605.00	7,605.96	7,605.96	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	11,737.00	NA	NA	0.00	0.00
PA DEPARTMENT OF REVENUE*	Priority	NA	848.23	848.23	0.00	0.00
PA DEPARTMENT OF REVENUE*	Unsecured	NA	573.61	573.61	0.00	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	NA	80.81	80.81	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	788.00	788.48	788.48	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	5,374.00	5,374.52	5,374.52	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	12,869.00	12,869.91	12,869.91	0.00	0.00
ROCKET MORTGAGE LLC FKA QUICI	Priority	0.00	950.00	950.00	0.00	0.00
ROCKET MORTGAGE LLC FKA QUICI	Secured	210,000.00	221,635.66	0.00	6,051.32	0.00
ROCKET MORTGAGE LLC FKA QUICI	Secured	0.00	23,715.56	23,715.56	0.00	0.00
RONDA J WINNECOUR TRUSTEE/CLE	Priority	NA	0.00	5.00	5.00	0.00
SYNCHRONY BANK**	Unsecured	6,049.00	NA	NA	0.00	0.00
TARGET	Unsecured	4,581.00	NA	NA	0.00	0.00
TOWNSHIP OF ROSS - SEWAGE	Secured	3,600.00	5,317.64	5,317.64	0.00	0.00
TOWNSHIP OF ROSS - SEWAGE	Secured	0.00	1,209.89	1,209.89	0.00	0.00
US BANK NA**	Unsecured	9,409.00	NA	NA	0.00	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	64.60	64.60	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$6,051.32	\$0.00
Mortgage Arrearage	\$23,715.56	\$0.00	\$0.00
Debt Secured by Vehicle	\$1,474.96	\$721.83	\$36.85
All Other Secured	\$24,865.96	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$50,056.48</b>	<b>\$6,773.15</b>	<b>\$36.85</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$11,929.23	\$5.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$11,929.23</b>	<b>\$5.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$106,744.11</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$435.00</u>	
Disbursements to Creditors	<u>\$6,815.00</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$7,250.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/16/2024

By: /s/ Ronda J. Winnecour

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.